

ManipalCigna Accident Shield PREMIUM RATE CHART

Note: All values are in ₹ Premiums are exclusive of GST.

Base Cover Premiums (in ₹): Calculated as (Per Mille Premium Rate* Base Sum Insured (SI)) / 1000 + Fixed Monetary premium

Plan-wise Per mille rate:

Plan Name	Accident Shield Classic	Accident Shield Plus	Accident Shield Pro
For all Base Sum Insured (SI)	0.30	0.35	0.49

Fixed Monetary premium applicable across all plans

Base Sum Insured (SI) Range	Premium
Up to ₹50 Lacs	20.00
Above ₹50 Lacs up to INR 2.5 Cr.	50.00
Above ₹2.5 Cr.	82.00

Optional Cover Premiums (₹): (offered under all plans unless specified otherwise)

Temporary Total Disablement (TTD)

Base Sum Insured (SI) Level (₹)	Up to 50 Lacs	Above 50 Lacs
Member Type / Premium type	Per mille*	Fixed monetary value
Earning Member	1.14	5,700
Non - Earning Member	0.57	2,850

Broken Bones Benefit - Applicable only for Pro Plan

Base Sum Insured (SI) Level (₹)	Up to 20 Lacs	Above 20 Lacs
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	1.00	2000

Coma Benefit

Base Sum Insured Level (₹)	Up to 1 Cr.	Above 1 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.01	100

Child Welfare Benefit

Base Sum Insured (SI) Level (₹)	Up to 2 Cr.	Above 2 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.05	1000

Adventure Sports Cover - Applicable only for Pro Plan

Base Sum Insured (SI) Level (₹)	Up to 1 Cr.	Above 1 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.85	8,500

Medical Repatriation

Base Sum Insured (SI) Level (₹)	Up to 1 Cr.	Above 1 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.26	2,600

Accidental Hospitalisation Cover

Premium Rate Type	Fixed monetary value					
Optional Cover SI (₹)	5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs
Premium Rate (₹)	2,250	3,200	3,730	4,180	4,520	4,910

(*per mille rate applicable on Base Sum Insured (SI) level)

Burns Benefit

Premium Rate Type	Per mille*
Premium Rate (₹)	0.04

Loss of Employment

Premium Rate Type	Per mille*
Premium Rate (₹)	0.18

EMI Shield

Premium Rate Type	Per mille*
Premium Rate (₹)	0.47

Loan Shield

Premium Rate Type	Per mille*
Premium Rate (₹)	0.34

Air Ambulance

Premium Rate Type	Fixed monetary value
Premium Rate (₹)	510

(*per mille rate applicable on Optional Cover Sum Insured (SI))

